ABSTRACT OF THE DISCLOSURE

A financial processing system that accesses account, event and organization attributes from a relational database management database, wherein: (1) the account attributes comprise data about accounts being measured, (2) the event attributes comprise data about account-related transactions, and (3) the organization attributes comprise data about the organization's financial status. Profitability calculations are performed using the account, event and organization attributes accessed from the relational database management system, as well as one or more profit factors and one or more rules. The profitability calculations include the following:

	Profit	=	Net Interest Revenue (NIR)
		+	Other Revenue (OR)
		-	Direct Expense (DE)
		-	Indirect Expense (IE)
		-	Risk Provision (RP)

In this calculation, the Net Interest Revenue (NIR) comprises:

	NIR	=	Interest Revenue
		−	Cost of Funds
		+	Value of Funds
		−	Interest Expense
		+	Earnings on Allocated Equity (optional)

The Net Interest Revenue (NIR) is calculated as:

	NIR	=	Interest Revenue
		−	Cost of Funds
		+	Value of Funds
		−	Interest Expense
		+	Earnings on Allocated Equity;

The Cost of Funds includes Allocated Balances that are used to assign balance sheet amounts that are not actual account balances to the accounts for the calculated Net Interest Revenue (NIR).

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